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UTILITY  
PATENT APPLICATION  
TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	21710-CIPHER1
First Inventor	Hernan G. OTERO
Title	APPARATUS, METHODS AND ARTICLES OF MANUFACTURE FOR CONSTRUCTING AND EXECUTING COMPUTERIZED TRANSACTION PROCESSES AND PROGRAMS
Express Mail Label No.	EL598875472US

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents

1.  Fee Transmittal Form (e.g. PTO/SB/17)  
*(Submit an original and a duplicate for fee processing)*
2.  Applicant claims small entity status.  
See 37 CFR 1.27.
3.  Specification [Total Pages 16] *(preferred arrangement set forth below)*
  - Descriptive title of the invention
  - Cross Reference to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Description of the Drawings *(if filed)*
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4.  Drawing(s) (35 U.S.C. 113) [Total Pages 9]
5. Oath or Declaration [Total Pages ] *(if filed)*
  - a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 CFR 1.63(d)) *(for continuation divisional with Box 18 completed)*
    - i.  DELETION OF INVENTOR(S)
    - Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)
6.  Application Data Sheet. See 37 CFR 1.76

7.  CD-ROM or CD-R in duplicate, large table or Computer Program *(Appendix)*
8. Nucleotide and/or Amino Acid Sequence Submission *(if applicable, all necessary)*
  - a.  Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i.  CD-ROM or CD-R (2 copies); or
    - ii.  paper
  - c.  Statements verifying identify of above copies

## ACCOMPANYING APPLICATION PARTS

9.  Assignment Papers (cover sheet & document(s))
10.  37 CFR 3.73(b) Statement  Power of (when there is an assignee)  Attorney
11.  English Translation Document *(if applicable)*
12.  Information Disclosure  Copies of IDS Statement (IDS)/PTO-1449 Citations
13.  Preliminary Amendment
14.  Return Receipt Postcard (MPEP 503) *(Should be specifically itemized)*
15.  Certified Copy of Priority Document(s) *(if foreign priority is claimed)*
16.  Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17.  Other: Petition to Make Special For New Application (MPEP § 708.02, III)

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation       Divisional       Continuation-in-part (CIP)      of prior application No.: \_\_\_\_\_ / \_\_\_\_\_

Prior application information: Examiner: \_\_\_\_\_ Group Art Unit: \_\_\_\_\_

For CONTINUATION OR DIVISIONAL APPS ONLY: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number or Bar Code Label	(Insert Customer No. or Bar Code Label here)	<input type="checkbox"/> or <input type="checkbox"/> Correspondence address below	
Name (Print/Type)	Joseph E. Chovanes	Registration No. (Attorney/Agent)	33,481
Signature	Date January 31, 2001		

## CERTIFICATION UNDER 37 CFR § 1.10

I hereby certify that this correspondence and the documents referred to as attached therein are being deposited with the U.S. Postal Service on 01/31/2001, in an envelope as "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 CFR § 1.10, Mailing Label Number EL598875472US addressed to the: Assistant Commissioner for Patents, Washington, DC 20231.

Karen Spina

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# FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$1,126)

## METHOD OF PAYMENT

1.  The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account 50-0979

Deposit Account Name

 Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 Applicant claims small entity status  
See 37 CFR 1.272.  Payment Enclosed Check  Credit Card  Money Order  Other

## FEE CALCULATION

## BASIC FILING FEE

Large Entity Fee (\$)	Entity Fee (\$)	Small Entity Fee (\$)	Entity Fee (\$)	Fee Description	
101 710	201	355		Utility filing fee	\$710
106 320	206	160		Design filing fee	
107 490	207	245		Plant filing fee	
108 710	208	355		Reissue filing fee	
114 150	214	75		Provisional filing fee	
SUBTOTAL (1)					\$ 710

2.  EXTRA CLAIMS FEES

		Extra Claims	Fee from below	Fee Paid
Total Claims	27	- 20** = 7	X 18 =	\$126
Independent Claims	5	-3** = 2	X 80 =	\$160
Multiple Dependent				

Large Entity Fee (\$)	Entity Fee (\$)	Small Entity Fee (\$)	Entity Fee (\$)	Fee Description	
103 18	203	9		Claims in excess of 20	
102 80	202	40		Independent claims in excess of 3	
104 270	204	135		Multiple dependent claim, if not paid	
109 80	209	40		**Reissue independent claims over original patent	
110 18	210	9		**Reissue claims in excess of 20 and over original patent	
SUBTOTAL (2)					\$ 996

\*\*or number previously paid, if greater; For Reissue, see above

## SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Joseph E. Chovanes	Registration No. (Attorney/Agent)	33,481	Telephone	(215) 575-7065
Signature				Date	January 31, 2001

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.